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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Joseph Sforzo

SERIAL NO.:   09/694,776

FILED: October 23, 2000

FOR: Computerized Method, Apparatus and System For Issuing Surety Bonds

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia

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MAY 0 6 2004

AMENDMENT

GROUP 3600

In response to the Office Action dated February 4, 2004 please amend the application as follows:

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CERTIFICATE OF MAILING

I hereby certify that the foregoing Response was mailed by first class mail, postage prepaid, in an envelope addressed to the Hon. Commissioner of Patents and Trademarks, Washington D.C. 20231, this 29th day of April, 2004.

Thomas A. O'Rourke

1. (Cancelled) ~~A method of obtaining a bond comprising~~

~~providing information on a contractor that is required by a surety over a~~
~~computer network;~~

~~providing owner/obligee information concerning a bond over said~~
~~computer network;~~

~~selecting a surety to provide the bond and presenting the identity of the~~
~~surety over said computer network;~~

~~selecting the type of bond required;~~

~~requesting approval of the bond over said computer network and;~~

~~obtaining a decision on the bond request over said computer network.~~

2. (Amended) The method according to claim ~~1~~ 38 wherein ~~the~~ <u>a</u> contractor is provided with ~~an~~ <u>said</u> authorization code that <u>is</u> ~~may be~~ presented at a bid letting along with ~~a~~ <u>said</u> contractor's bid, said authorization code permitting an owner/obligee to ~~view~~ <u>receive</u> an approved bond through said computer network.

3. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a surety bond.

4. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a bid bond.

5. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a contract bond.

6. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a court bond.

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7. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a subdivision bond.

8. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a performance bond.

9. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a customs bonds.

10. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a notary bond.

11 (Amended) The method according to claim ~~1~~ 38 wherein the bond is a liquor license bond.

12. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a license bond.

13. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a permit bond.

14. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a Small Business Administration bond.

15. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a bail bond.

16. (Amended) The method according to claim ~~1~~ 38 wherein the bond is a supersedeas bond.

17. (Amended) The method according to claim ~~1~~ 38 wherein the network is accessed by a password and the bond is accessed by said authorization code.

18. (Cancelled) ~~A method of obtaining information concerning a bond~~

~~application comprising~~

~~accessing a computer network containing information on bonds by providing a password;~~

~~providing information on a contractor, owner/obligee or a surety over a computer network;~~

~~obtaining information concerning any bonds involving said contractor, owner/obligee or a surety over the computer network.~~

19. (Cancelled) ~~A system of obtaining a bond over a computer network comprising~~

~~a means for providing information on a contractor that is required by a surety over said computer network;~~

~~a means for providing owner/obligee information concerning a bond over said computer network;~~

~~a means for selecting a surety to provide the bond and presenting the identity of the surety over said computer network;~~

~~a means for selecting the type of bond required by the owner/obligee;~~

~~a means for requesting approval of the bond over said computer network;~~

~~a means for obtaining a decision on the bond request over said computer network.~~

20. (Amended) The system according to claim ~~19~~ 41 wherein ~~the~~ a contractor is provided with ~~an~~ said authorization code that is ~~may be~~ presented at a bid letting along with ~~a~~ said contractor's bid, said authorization code permitting an owner/obligee to ~~view~~ receive an approved bond through said computer network.

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21. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a surety bond.

22. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a bid bond.

23.(Amended) The system according to claim ~~19~~ 41 wherein the bond is a contract bond.

24. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a court bond.

25. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a subdivision bond.

26. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a performance bond.

27. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a customs bonds.

28. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a notary bond.

29. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a liquor license bond.

30. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a license bond.

31. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a permit bond.

32. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a Small Business Administration bond.

33. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a bail bond.

34. (Amended) The system according to claim ~~19~~ 41 wherein the bond is a supersedeas bond.

35. (Amended) The system according to claim ~~19~~ 41 wherein the network is accessed by a password.

36. (Cancelled) ~~A system of obtaining information concerning a bond application comprising~~

~~a means for accessing a computer network containing information on bonds by providing a password;~~

~~a means for providing information on a contractor, owner/obligee or a surety over a computer network;~~

~~a means of obtaining information concerning any bonds involving said contractor, owner/obligee or a surety over the computer network.~~

37. (Cancelled) ~~An apparatus for obtaining a bond comprising~~

~~a web browser running on a client workstation, said workstation being in communication with a web server over a connection~~

~~said work station being capable of transmitting information on a contractor that is required by a surety to said server;~~

~~said work station being capable of transmitting owner/obligee information concerning a bond to said server;~~

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said work station being capable of transmitting a selection of a surety to provide the bond to said server;

said work station being capable of transmitting selection of the type of bond required by the owner/obligee to said server;

said work station being capable of providing a request for approval of the bond to said server;

said server transmitting a decision on the bond request to said workstation.

38. (New) A method of obtaining a surety bond over a computer network comprising:

a)   an agent selecting a surety from one or more sureties that have approved said agent to issue surety bonds on said surety's behalf;

b)   providing said surety over a computer network with the identity of an applicant requesting said bond and such other information said surety may require about said applicant;

c)   receiving from said surety a decision on whether the bond is approved;

d)   providing an authorization code for an approved bond to said applicant to be submitted to a third party requiring said bond;

e)   permitting said third party requiring said bond to use said authorization code to access said bond issued by said surety;

f)   issuing said surety bond through said computer network to said third party after receipt of the authorization code

39. (New) A method of obtaining a surety bond comprising:

a) selecting a surety from one or more sureties that have approved an agent to issue surety bonds on said surety's behalf

b) providing said surety with the identity of a contractor and such other information said surety may require about said contractor over a computer network

c) selecting the type of bond desired by said contractor

d) providing said surety with information on a contract to be performed by said contractor for which a bond is required

e) receiving from said surety a decision on whether the bond is approved

f) providing an authorization code for an approved bond to said contractor to be submitted with said contractor's bid

g) permitting a third party that requires said bond to use said authorization code to obtain the bond issued by said surety

40. (New) A method of obtaining information concerning a surety bond comprising:

providing a computer network with the identity of an applicant who requested a bond and such other information about said applicant that is requested by said surety;

selecting a surety;

said surety making a decision on whether to issue a bond based on the applicant's information provided to said computer network;

said surety providing said computer network with an authorizations code

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for an approved bond;

a third party accessing said computer network by providing said network with said authorization code;

obtaining from said computer network information concerning said bond

41. (New) A system for obtaining a surety bond comprising:

a) a means for an agent to select a surety from one or more sureties that have approved said agent to issue surety bonds on said surety's behalf;

b) a means for providing said surety with the identity of an applicant requesting said bond and such other information said surety may require about said applicant over a computer network;

c) a means for receiving from said surety a decision on whether the bond is approved;

d) a means for providing an authorization code for an approved bond to said applicant to be submitted to a third party requiring said bond;

e) a means for permitting said third party requiring said bond to use said authorization code to access said bond issued by said surety;

f) a means for issuing said surety bond through said computer network to said third party after receipt of the authorization code

42. (New) A system of obtaining a surety bond comprising:

a) a means for selecting a surety from one or more sureties that have approved an

agent to issue surety bonds on said surety's behalf

b)   a means for providing said surety with the identity of a contractor and such other information said surety may require about said contractor over a computer network

c)   a means for selecting the type of bond desired by said contractor

d)   a means for providing said surety with information on a contract to be performed by said contractor for which a bond is required

e)   a means for receiving from said surety a decision on whether the bond is approved

f)   providing an authorization code for an approved bond to said contractor to be submitted with said contractor's bid

g)   permitting a third party that requires said bond to use said authorization code to obtain the bond issued by said surety

43.(New) An apparatus for obtaining a surety bond comprising a web browser running on a client work station, said work station being in communication with a webserver over a connection means;

said workstation being capable of selecting a surety from one or more sureties that have approved an agent to issue surety bonds on said surety's behalf;

said workstation being capable of providing the selected surety with the identity of an applicant requesting said bond and such other information said surety may require about said applicant;

said workstation being capable of receiving from said surety a decision on whether said bond is approved;

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said work station permitting a user to access an authorization code for an approved bond;

a second work station workstation permitting a third party receiving said bond to access said bond issued by said surety through said authorization code;

said second workstation issuing said bond to said party.

44. (New) The method according to claim 38 wherein said agent provides said surety with a name of a contractor, said contractor's address, the identity of an owner/ obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or IFB number, and a description of the job.

45. (New) The method according to claim 44 wherein said owner/obligee is a governmental agency, a private owner, a construction manager, or a general contractor.

46. (New) A method of obtaining a surety bond over a computer network comprising:

accessing the website of a bonding agency through a login and a password;

entering a bond request;

providing a name of a contractor, said contractor's address, the identity of an owner/ obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or

IFB number, and a description of a job for which the bond is required.

selecting a surety for issuing a bond from one or more surety companies that have pre-approved an agent applying for said bond;

selecting a bond from the group consisting of bid bonds, contract bonds, court bonds, subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license bonds permit bonds, small business administration bonds, bail bonds, and supersedeas bonds;

transmitting the information obtained electronically to said surety company,

requesting approval of the bond from said surety company,

upon approval of the bond by the surety company providing the contractor with a code for accessing the bond

providing an owner/obligee with said code at the bid letting.

permitting said obligee to log onto the system through the use of said code to review the bond.

47. (New) A method of obtaining a surety bond over a computer network comprising:

accessing the website of a bonding agency through a login and a password;

entering a bond request;

providing a name of the party applying for the bond, said party's address, the identity of a third party owner/ obligee for whom the bond is required from said applicant, an identification of the bond form required, an estimated contract price, an amount of the bid security, and a description of a job for which the bond is required.

selecting a surety for issuing a bond from one or more surety companies that have